

Information to identify the case:

Debtor 1	<u>Milton W Adekoya</u>	Social Security number or ITIN	xxx-xx-8442
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-21037-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Milton W Adekoya

6/12/23

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Milton W Adekoya
Debtor

Case No. 18-21037-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 12, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2023:

Recip ID	Recipient Name and Address
db	+ Milton W Adekoya, 2616 Hawthorne Avenue, Union, NJ 07083-4928
517565864	+ Atlantic Health System, Overlook Medical Center, P.O. Box 35611, Newark, NJ 07193-5611
517565865	+ Bradley T. Doolen, OD, 573 Bloomfield Avenue, Verona, NJ 07044-1818
517565867	Morris Imaging Associates PA, PO Box 6750, Portsmouth, NH 03802-6750
517565869	+ Premier Urology Group-CIU, 570 South Avenue East, Building A, Cranford, NJ 07016-3266
517565874	+ Veronica Adekoya, 2616 Hawthorne Avenue, Union, NJ 07083-4928

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 12 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 12 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517565862	EDI: PHINAMERI.COM	Jun 13 2023 00:59:00	Americredit, 200 Bailey Avenue, Fort Worth, TX 76107-1211
517565863	+ EDI: AARGON.COM	Jun 13 2023 00:59:00	Aargon Collection Agen, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
517686208	Email/PDF: resurgentbknofications@resurgent.com	Jun 12 2023 21:05:27	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517565866	+ EDI: CCS.COM	Jun 13 2023 00:59:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
517565868	Email/Text: info@phoenixfinancialsvcs.com	Jun 12 2023 21:06:00	Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
517565870	+ Email/Text: BankruptcyMail@questdiagnostics.com	Jun 12 2023 21:08:00	Quest Diagnostics, 500 Plaza Drive, Secaucus, NJ 07094-3656
517565871	+ Email/Text: clientservices@remexinc.com	Jun 12 2023 21:07:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517565872	+ Email/Text: bankruptcy@savit.com	Jun 12 2023 21:08:00	Sa-vit Collection Agen, 46 W Ferris St, East Brunswick, NJ 08816-2159
517565873	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 12 2023 21:08:00	Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
517694235	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 12 2023 21:08:00	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
517565875	Email/Text: bankruptcytn@wakeassoc.com	Jun 12 2023 21:06:00	Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909

District/off: 0312-2

User: admin

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Date Rcvd: Jun 12, 2023

Form ID: 3180W

Total Noticed: 20

517565876 + EDI: WFFC2

Jun 13 2023 00:59:00

Wells Fargo Bank Car, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor U.S. Bank National Association as trustee, in trust for registered holders of Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2003-5 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Bruce H Levitt	on behalf of Debtor Milton W Adekoya blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee, in trust for registered holders of Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2003-5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as trustee, in trust for registered holders of Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2003-5 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6